DECLARATION

INVENTORSHIP IDENTIFICATION

As a below named inventor, I hereby declare that my residence, mailing address and citizenship are as stated below, next to my name. I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter that is claimed, and for which a patent is sought on the invention entitled:

SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE SECURITIES SPECIFICATION IDENTIFICATION

| the specification of which: | | | | | | | | | |
|--|---|--|------------------------------|----------------------|---------------------|--|--|--|--|
| (a) | \boxtimes | is attached hereto. | | | | | | | |
| (b) | | was filed on, as Se | rial No | | | | | | |
| | | and was amended on | (if applicable). | | | | | | |
| (c) | | was described and claimed in Po | CT International Application | on No1 | filed on | | | | |
| | | and was amended on | . (if applicable). | | | | | | |
| | ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR | | | | | | | | |
| I hereby state that I have reviewed and understand the contents of the above-identified specification, | | | | | | | | | |
| includir | ng the cla | aims as amended by any amendn | nent referred to above. | | | | | | |
| | I ackno | wledge the duty to disclose inforn | nation, which is material to | patentability as de | efined in 37, | | | | |
| Code of Federal Regulations, § 1.56. | | | | | | | | | |
| PRIORITY CLAIMS UNDER 35 U.S.C. § 119(a)-(d) (Prior Foreign/PCT Application(s) Filed Within 12 Months (6 Months For Design) Prior To This Application) | | | | | | | | | |
| I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) or 365(b) of | | | | | | | | | |
| any for | eign app | lication(s) for patent or inventor's | certificate(s) or 365(a) of | any PCT internation | onal application(s) | | | | |
| which o | designat | ed at least one country other that | an the United States of A | merica, listed belo | w and have also | | | | |
| identified below any foreign application(s) for patent or inventor's certificate(s) or any PCT international | | | | | | | | | |
| applica | tion(s) h | aving a filing date before that of the | ne application(s) of which | priority is claimed. | | | | | |
| Applica | tion No. | Country or PCT | Date Of Filing | Priority not | Certified Copy | | | | |
| | | | (Day, Month, Year) | Claimed | Attached? | | | | |
| | | | | | YES NO | | | | |

CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S) UNDER 35 U.S.C. § 119()

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

| Provisional Application No. | Date of Filing (Day/Month/Year) |
|-----------------------------|---------------------------------|
| | |

CLAIM FOR BENEFIT OF EARLIER PCT APPLICATION(S) UNDER 35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application.

| U.S Parent | PCT Parent | Date Of Filing | Parent Patent |
|-----------------|-----------------|--------------------|---------------------|
| Application No. | Application No. | (Day, Month, Year) | No. (If applicable) |
| | | | |
| | | | |
| | | | |

DECLARATION

I hereby declare that my presentation of this paper constitutes a certification under 37 C.F.R § 10.18, which provides, in part, that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful statements may jeopardize the validity of the application and any patent issuing therefrom.

SIGNATURE(S)

Invent r(s)

| Serkan | | | Savasoglu | | | |
|--|---|------------------------|-----------------------|--|--|--|
| (GIVEN NAME) | (MIDDLE INITIAL OR NAME) | FAMI | FAMILY (OR LAST NAME) | | | |
| Inventor's signature | S. Savar, C | | | | | |
| Date | 11/5/03 | Country of Citizenship | Turkey | | | |
| Residence | New York, NY 10069 | | | | | |
| Mailing Address: | 180 Riverside Blvd., #27D, New York, NY 10069 | | | | | |
| | | | | | | |
| Kevin | G. | | Woodruff | | | |
| (GIVEN NAME) | (MIDDLE INITIAL OR NAME) | FAMI | LY (OR LAST NAME) | | | |
| Inventor's signature | Kerm Wall | | <u> </u> | | | |
| Date | Nov. 5. 2003 | Country of Citizenship | USA | | | |
| Residence | New York, NY 10025 | | | | | |
| Mailing Address: 225 West 83 rd Street, #6E, New York, NY 10025 | | | | | | |
| | | | | | | |
| Nathan | | | McMurtray | | | |
| (GIVEN NAME) | (MIDDLE INITIAL OR NAME) | FAM | ILY (OR LAST NAME) | | | |
| Inventor's signature | When Mymos | | | | | |
| Date | Nov. 5, 2003 | Country of Citizenship | USA | | | |
| Residence | New York, NY 10036 | | | | | |
| Mailing Address: 271 West 47 th Street, #49D, New York, NY 10036 | | | | | | |
| Signature by administrator(trix), or legal representative for deceased or incapacitated | | | | | | |
| inventor. Number of pages added | | | | | | |
| Signature for inventor who refuses to sign or cannot be reached by person authorized under | | | | | | |
| 37 C | 37 CFR 1.47. Number of pages added | | | | | |
| Adde | Added page for signature by one joint inventor on behalf of deceased inventor(s) where legal | | | | | |
| | presentative cannot be appointed in time. (37 CFR 1.47) Number of pages added | | | | | |
| This declarat | ration ends with this page. | | | | | |